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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A contractor certification system comprising:

a. survey means comprising a questionnaire, which is provided to selected candidates within a contractor's business for gathering answers concerning information detailing business and financial practices, said answers being used for assessing business and financial practices of said contractor's

practices by an independent third party;

b. mapping means for studying said answers provided to said questionnaire

to select job site visits and candidates for interviews;

c. on-location assessment means for determining business and financial

practices at the contractor's operations;

d. comparison means for assessing business and financial practices, and

ranking the contractor in comparison with industry standards; and

e. reporting means for providing a grade indicative of said contractor's rank.

Claim 2 (original): A contractor certification system as recited by claim 1, wherein said

questionnaire is composed of non-threatening questions.

Claim 3 (original): A contractor certification system as recited by claim 1, wherein said

mapping means develops, within said answers to said questions, areas comprising clear

matches, clear discrepancies and inadequate details for on location assessment.

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Claim 4 (original): A contractor certification system as recited by claim 1, wherein said

on-location assessments comprise one on one interviews drawn from selected candidates

and job site visits.

Claim 5 (original): A contractor certification system as recited by claim 1, wherein said

comparison means comprises an evaluation of said contractor's business and financial

practice data against one or more databases containing performance and risk factor data

from similar contractors, stored by the contractor certification system.

Claim 6 (previously presented): A contractor certification system as recited by claim 1,

wherein said reporting means comprises:

a. a comparison report addressed to a surety institution and said contractor,

b. a logo graphically depicting a hobo wearing a top hat having a base, a top

portion, a partially colored portion and an uncolored portion, the colored

portion extending upward from said base toward said top portion, and said

uncolored portion varying inversely with said grade.

Claim 7 (original): A contractor certification system as recited by claim 2, wherein said

questionnaire comprises questions directed to organizational aspects with particular

reference to management structure, authority delegation and decision-making practices.

Claim 8 (original): A contractor certification system as recited by claim 2, wherein said

questionnaire comprises questions directed to management practices, with particular

reference to marketing, bidding processes, and project execution practices.

Claim 9 (original): A contractor certification system as recited by claim 5, wherein said

database stored comprises a compilation of business and financial and risk data derived

from contractors previously evaluated.

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Claim 10 (original): A contractor certification system as recited by claim 6, wherein said

comparison report sets forth said contractor's business and financial practices with detail

sufficient to assist surety institutions engaged in underwriting a contractor's credit line.

Claim 11 (original): A contractor certification system as recited by claim 6, wherein said

logo is adapted for display in a contractor's letterhead to advertise and communicate said

contractor's rank, business and financial practices.

Claim 12 (new): A contractor certification system as recited by claim 1, wherein said

reporting means is provided to lending institutions for determining an amount of credit to

extend to said contractor's business.

Claim 13 (new): A contractor certification system as recited by claim 1 that is repeated

annually.

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